3/14/83 S0460-3(4) A

ANNUAL REPORT

OF THE

CONSUMER FINANCE COMPANIES

1981-82

SUPERINTENDENT OF BANKS

STATE OF ARIZONA

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1982

License No.			
	AJO		
805	Finance One of Arizona, Inc.	21 Pajaro Street	(85321)
	BISBEE		
806	Finance One of Arizona, Inc.	Highway 92 at Don Luis	(85603)
	CASA GRANDE		
535	Household Finance Corporation	1226-K East Florence Blvd.	(85222)
146	Transamerica Financial Services	108 East Florence Blvd.	(85222)
	CHANDLER		
631	Household Finance Corporation	1007 North Arizona Avenue	(85224)
454	Transamerica Financial Services	1018 North Arizona Avenue	(85224)
	CLIFTON		
804	Finance One of Arizona, Inc.	N. Coronado Blvd.	(85533)
	DOUGLAS		
23	The City Loan & Finance Co.	531 Eleventh Street	(85607)
151	Transamerica Financial Services	557 Tenth Street	(85607)
	FLAGSTAFF		
581	Avco Fin. Serv. of Maricopa, Inc.	2529 East Seventh	(86001)
268	Beneficial Finance Co. of Arizona	1796 E. Santa Fe Avenue	(86001)
802	Finance One of Arizona, Inc.	1471 South Milton Road	(86001)
546	Household Finance Corporation	2548 Seventh Avenue	(86001)
122	Transamerica Financial Services	2615 North 4th Street	(86001)
	GLENDALE		
496	Aetna Finance Co.	5717 West Glendale Avenue	(85301)
550	Assoc. Fin. Serv. Co. of Arizona, Inc.	4742 West Glendale Avenue	(85301)
658	Citicorp Person-to-Person Fin. Center	5719 West Northern	(85301)
663	Dial Finance Company of Arizona	4329 West Glendale Avenue	(85301)
801	Finance One of Arizona, Inc.	5414 West Glendale Avenue	(85301)
638	Household Finance Corporation	5809 West Glendale Avenue	(85301)
463	Transamerica Financial Services	5233 West Glendale Avenue	(85301)
	GLOBE		
800	Finance One of Arizona, Inc.	1100 North Broad Street	(85501)
682	Household Finance Corporation	Cobre Valley Shopping Center	(85501)
	KINGMAN		
583	Avco Fin. Serv. of Maricopa, Inc.	419 East Beale Street	(86401)
	MESA		
632	Aetna Finance Company	19 West Main Street	(85201)
477	Assoc. Fin. Serv. Co. of Arizona, Inc.	213 West Main Street	(85201)
659	Citicorp Person-to-Person Fin. Center	1836 West Main Street	(85201)
359	Credithrift of America, Inc. #3	32 South Stapley Drive	(85201)
518	Credithrift of America, Inc. #3	2653 West Baseline Road	(85202)
620	Dial Finance Co. of Arizona	500 West Southern Avenue	(85202)
799	Finance One of Arizona, Inc.	2620 West Baseline Road	(85202)
639	Household Finance Corporation	20 East Main Street	(85201)
778	Southwest Beneficial Finance, Inc.	41 West Main Street	(85201)
160	Transamerica Financial Services	1140 S. Country Club Drive	(85202)
673	USLIFE Credit Corporation	500 West Southern	(85202)
	NOGALES		
342	USLIFE Credit Corporation	316 Grand Avenue	(85621)

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1982

PHOENIX

706	Aetna Finance Company	3524 E. Indian School Road	(85012)
498	Aetna Finance Company	4815 North Central Avenue	(85012)
251	Assoc. Fin. Serv. Co. of Arizona, Inc	4605 East Thomas Road	(85010)
489	Assoc. Fin. Serv. Co. of Arizona, Inc	2830 North 51st Avenue	(85035)
552	Assoc. Fin. Serv. Co. of Arizona, Inc	6522 North 16th Street	(85014)
271	Assoc. Fin. Serv. Co. of Arizona, Inc	2643 W. Bethany Home Road	(85017)
730	Assoc. Fin. Serv. Co. of Arizona, Inc	3562 West Cactus	(85029)
347	Avco Fin. Serv. of Maricopa, Inc	4531 North 16th Street	(85016)
543	Avco Fin. Serv. of Maricopa, Inc	12440 North 28th Drive	(85029)
555	Avco Fin. Serv. of Maricopa, Inc	5357 W. Indian School Road	(85031)
586	Avco Fin. Serv. of Maricopa, Inc	26 West Osborn Road	(85013)
810	Barclays American Financial, Inc	2601 West Dunlap	(85021)
625	Beneficial Finance Co. of Phoenix	3222 East Cactus Road	(85029)
471	Blazer Financial Services, Inc	3182 E. Indian School Road	(85016)
807	Chase Manhattan Financial Service, Inc. DBA Chase Manhattan of Arizona	2910 East Camelback Road	(85016)
494	Century Finance Co. of Arizona	2428 North 16th Street	(85006)
301	C.I.T. Financial Services, Inc	6245 North 35th Avenue	(85017)
679	Citicorp Person-to-Person Fin. Center	2077 East Camelback Road	(85016)
657	Citicorp Person-to-Person Fin. Center	777 East Missouri	(85014)
661	Citicorp Person-to-Person Fin. Center	4421-A East Thomas Road	(85018)
678	Citicorp Person-to-Person Fin. Center	9861 Metro Parkway West	(85021)
660	Citicorp Person-to-Person Fin. Center	1558 West Montebello	(85015)
562	Commercial Credit Plan, Inc	2822 West Cactus Road	(85029)
349	Credithrift of America, Inc	527 East Camelback Road	(85012)
464	Credithrift of America, Inc	4726 E. Indian School Road	(85018)
361	Credithrift of America, Inc	2619 W. Bethany Home Road	(85017)
603	Credithrift of America, Inc	4225 West Glendale Avenue	(85021)
616	Dial Finance Company of Arizona	1025 North Central Avenue	(85004)
621	Dial Finance Company of Arizona	4524 North 16th Street	(85016)
733	Dial Finance Company of Arizona	12016 North 32nd Street	(85028)
667	Dial Finance Company of Arizona	3516 West Cactus	(85029)
30	Family Loan Company, Inc	1610 East Van Buren	(85006)
519	Fidelity Financial Services, Inc	6027 North 7th Street	(85014)
680	Finance America Credit Corporation	10210 North 25th Avenue	(85028)
798	Finance One of Arizona, Inc	5020 North Seventh Street	(85014)
490	Ford Motor Credit Company	4131 N. 24th Street	(85016)
640	Household Finance Corporation	1903 East Camelback Road	(85016)
734	Household Finance Corporation	4518 East Thomas Road	(85018)
20	Household Finance Corporation	3033 North Central Avenue	(85012)
641	Household Finance Corporation	5220 W. Indian School Road	(85031)
363	Postal Finance Company	1912 East Camelback Road	(85018)
788	Security Pacific Finance Corporation	5050 North 19th Avenue	(85015)
776	Southwest Beneficial Finance, Inc	3744 East Indian School Road	(85018)
780	Southwest Beneficial Finance, Inc	12414 North 28th Drive	(85029)
779	Southwest Beneficial Finance, Inc	2001 West Bethany Home Road	(85015)
736	Statewide Finance Company	4131 North 24th Street	(85016)
740	Sunamerica Financial Corporation	10640 North 28th Drive	(85029)
439	Transamerica Financial Services	520 East Dunlap	(85020)
745	Transamerica Financial Services	2880 East Northern	(85028)
152	Transamerica Financial Services	3033 North 24th Street	(85016)
245	Transamerica Financial Services	4815 North 27th Avenue	(85017)
446	Transamerica Financial Services	3826 W. Indian School Road	(85031)
514	USLIFE Credit Corporation	513 East Camelback Road	(85012)
738	USLIFE Credit Corporation	16810 N. Cave Creek Road	(85032)
707	USLIFE Credit Corporation	2747 West Windrose Drive	(85029)
722	Wells Fargo Credit Corporation	4520 North Central Avenue	(85012)

PRESCOTT

587	Avco Fin. Serv. of Maricopa, Inc	105 North Cortez	(86301)
377	Credithrift of America, Inc. #2	1316 Iron Springs Road	(86301)
656	Household Finance Corporation	117 East Gurley Street	(86301)
153	Transamerica Financial Services	1042 Willow Creek Road	(86301)

SAFFORD

588	Avco Fin. Serv. of Maricopa, Inc	1918 West Thatcher Blvd.	(85546)
718	Household Finance Corporation	611 Main Street	(85546)

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1982

SCOTTSDALE

275	Assoc. Fin. Serv. of Arizona, Inc.	1133 North Scottsdale Road	(85257)
677	Citicorp Person-to-Person Fin. Center	7620 E. Indian School Road	(85251)
406	Commercial Credit Plan, Inc.	4320 North Miller Road	(85251)
675	Household Finance Corporation	7049 East McDowell Road	(85257)
431	Transamerica Financial Services	7701 East Indian School Road	(85257)

SHOW LOW

613	Transamerica Financial Services	Professional Plaza Room 16-A	(85901)

SIERRA VISTA

645	Household Finance Corporation	266 Fry Boulevard	(85635)

TEMPE

551	Assoc. Fin. Serv. Co. of Arizona, Inc.	1 West Baseline	(85283)
708	Avco Fin. Serv. of Maricopa, Inc.	220 West Southern Avenue	(85281)
710	Commercial Credit Plan, Inc.	Lake County Village	(85282)
668	Dial Finance Company of Arizona	5136 South Rural Road	(85282)
711	Finance America Corporation	2510 South Rural Road	(85282)
601	Household Finance Corporation	201 East Southern	(85282)
476	Transamerica Financial Services	307 East Southern	(85282)

TUCSON

559	Aetna Finance Company	4054 East 22nd Street	(85711)
721	Aetna Finance Company	3968 North Oracle Road	(85705)
501	Aetna Finance Company	72 South Stone Avenue	(85701)
321	Assoc. Fin. Serv. Co. of Arizona, Inc.	4635 East Broadway	(85711)
782	Assoc. Fin. Serv. Co. of Arizona, Inc.	5040 North Oracle Road	(85704)
727	Avco Fin. Serv. of Maricopa, Inc.	4606 East Grant Road	(85716)
592	Avco Fin. Serv. of Maricopa, Inc.	6545 East 22nd Street	(85711)
674	Avco Fin. Serv. of Maricopa, Inc.	6452 North Oracle Road	(85704)
809	Barclays American Financial, Inc.	6125 East Broadway	(85711)
3	Beneficial Finance Co. of Arizona	120 West Broadway	(85701)
224	Blazer Financial Services, Inc.	6121 East Broadway	(85711)
545	Century Finance Company of Arizona	2364 East Broadway	(85716)
578	C.I.T. Financial Services, Inc.	7272 East Broadway	(85710)
698	Citicorp Person-to-Person Fin. Center	3601 East Broadway	(85716)
700	Citicorp Person-to-Person Fin. Center	5870 East Broadway	(85700)
699	Citicorp Person-to-Person Fin. Center	201 North Stone Street	(85701)
194	Commercial Credit Plan, Inc.	5637 East Broadway	(85711)
756	Copper Finance Company, Inc.	8251 East Tanque Verde	(85715)
542	Credithrift of America, Inc. #3	7637 East Speedway	(85710)
622	Dial Finance Co. of Arizona	2545 East Broadway	(85716)
670	Dial Finance Co. of Arizona	5508 East 22nd Street	(85711)
669	Dial Finance Co. of Arizona	2625 North First Avenue	(85719)
704	Finance America Corporation	7290 East Broadway	(85710)
796	Finance One of Arizona, Inc.	2334 East Broadway	(85719)
646	Household Finance Corporation	6339 East Broadway	(85710)
541	Household Finance Corporation	4044 North Oracle Road	(85703)
540	Postal Finance Company	5176 East 22nd Street	(85711)
786	Security Pacific Finance Corporation	4911 East Broadway	(85711)
808	Southwest Beneficial Finance, Inc.	4611 East Speedway	(85711)
781	Southwest Beneficial Finance, Inc.	4134 North Oracle Road	(85705)
744	Transamerica Financial Services	655 North Alvernon	(85711)
560	Transamerica Financial Services	2574 South Kolb	(85701)
605	Transamerica Financial Services	5430 South 12th Avenue	(85706)
712	USLIFE Credit Corporation	6061 East Broadway	(85711)
737	USLIFE Credit Corporation	3853 South 6th Avenue	(85706)
515	USLIFE Credit Corporation	68 South Stone Avenue	(85701)

WILLCOX

701	Desert Finance Company	190 North Curtis	(85643)

CONSUMER FINANCE LICENSEES AS OF JUNE 30, 1982

YUMA

636	Aetna Finance Company	2366 Fourth Avenue	(85364)
181	Beneficial Finance Co. of Arizona	1045 South 4th Avenue	(85364)
790	Dial Finance Co. of Arizona	1418 Fourth Avenue	(85364)
421	Fidelity Financial Services	1101 Fourth Avenue	(85364)
647	Household Finance Corporation	2375 South 4th Avenue	(85364)
128	Transamerica Financial Services	1624 Fourth Avenue	(85364)

CONSUMER FINANCE COMPANIES

TOTAL OF 155 LICENSES AS OF JUNE 30, 1982

149 Licensed as branches or subsidiaries of 24 Interstate Companies

Name	Location	Number
Aristar Management, Inc.	Coral Gales, Florida	2
Associates Financial Services Co., Inc.	South Bend, Indiana	11
Avco Financial Services, Inc.	Newport Beach, California	12
Barclays American Corporation	Charlotte, North Carolina	2
Beneficial Finance Corp	Morristown, New Jersey	4
Century Acceptance Corp	Kansas City, Missouri	2
Chase Manhattan Financial Serv., Inc. DBA Chase Manhattan of Arizona	Newark, Delaware	1
C.I.T. Financial Corporation	New York, New York	2
Citicorp Person-to-Person, Inc.	St. Louis, Missouri	11
Commercial Credit Plan, Inc.	Baltimore, Maryland	4
Credithrift Financial Corp	Evansville, Indiana	8
Dial Financial Corporation	Des Moines, Iowa	11
Fidelity Acceptance Corp	Minneapolis, Minnesota	2
FinanceAmerica Corporation	Allentown, Pennsylvania	3
Ford Motor Credit Company	Dearborn, Michigan	1
Household Finance Corporation	Prospect Heights, Illinois	18
ITT Financial Corporation	St. Louis, Missouri	8
Manufacturers Hanover Consumer Services, Inc.	Huntingdon Valley, Pennsylvania	9
Postal Finance Company	Sioux City, Iowa	2
Security Pacific Finance Corp	San Diego, California	2
Southwest Beneficial Finance, Inc.	Morristown, New Jersey	6
The Sun Finance & Loan Company	Cleveland, Ohio	1
Transamerica Financial Services	Los Angeles, California	19
USLIFE Credit Corporation	Schaumburg, Illinois	8

CONSUMER FINANCE COMPANIES

2 Licensed as branches or subsidiaries of 2 Intrastate Companies

Name	Location	Number
The City Loan & Finance Co.	Douglas, Arizona	1
Wells Fargo Credit Corporation	Scottsdale, Arizona	1

CONSUMER FINANCE COMPANIES

4 Licensed as Independent Companies

Name	Location
Copper Finance Company, Inc.	Tucson
Desert Finance Company	Willcox
Family Loan Company, Inc.	Phoenix
Statewide Finance Company	Phoenix

CONSUMER FINANCE COMPANIES

19 New Licenses Issued During Fiscal Year 1981-1982

License No.		Location	Licensed
793	Finance One of Arizona, Inc. DBA Finance One Mortgage of Arizona, Inc.	Tucson	7-1-81
794	Finance One of Arizona, Inc. DBA Finance One Mortgage of Arizona, Inc.	Phoenix	7-1-81
795	Finance One of Arizona, Inc. DBA Finance One Mortgage of Arizona, Inc.	Phoenix	7-1-81
796	Finance One of Arizona, Inc.	Tucson	7-1-81
797	Finance One of Arizona, Inc.	Sierra Vista	7-1-81
798	Finance One of Arizona, Inc.	Phoenix	7-1-81
799	Finance One of Arizona, Inc.	Mesa	7-1-81
800	Finance One of Arizona, Inc.	Globe	7-1-81
801	Finance One of Arizona, Inc.	Glendale	7-1-81
802	Finance One of Arizona, Inc.	Flagstaff	7-1-81
803	Finance One of Arizona, Inc.	Douglas	7-1-81
804	Finance One of Arizona, Inc.	Clifton	7-1-81
805	Finance One of Arizona, Inc.	Ajo	7-1-81
806	Finance One of Arizona, Inc.	Bisbee	7-1-81
807	Chase Manhattan Finance Service, Inc. DBA Chase Manhattan of Arizona	Phoenix	7-6-81
808	Southwest Beneficial Finance, Inc.	Tucson	12-30-81
809	Barclays American Financial, Inc.	Tucson	2-22-82
810	Barclays American Financial, Inc.	Phoenix	2-22-82
811	Security Pacific Finance Corp.	Scottsdale	3-5-82

CONSUMER FINANCE COMPANIES

70 Licenses Surrendered During Fiscal Year 1981-1982

License No.		Location	Surrendered
762	Termplan Inc. of Arizona	Ajo	7-1-81
763	Termplan Inc. of Arizona	Tucson	7-1-81
764	Termplan Inc. of Arizona	Bisbee	7-1-81
765	Termplan Inc. of Arizona	Clifton	7-1-81
766	Termplan Inc. of Arizona	Douglas	7-1-81
767	Termplan Inc. of Arizona	Flagstaff	7-1-81
768	Termplan Inc. of Arizona	Glendale	7-1-81
769	Termplan Inc. of Arizona	Globe	7-1-81
770	Termplan Inc. of Arizona	Mesa	7-1-81
771	Termplan Inc. of Arizona	Phoenix	7-1-81
772	Termplan Inc. of Arizona	Phoenix	7-1-81
774	Termplan Inc. of Arizona	Sierra Vista	7-1-81
775	Termplan Inc. of Arizona	Tucson	7-1-81
792	Termplan Inc. of Arizona	Phoenix	7-1-81

CONSUMER FINANCE COMPANIES

591	Avco Financial Service of Maricopa, Inc	Tucson	7-1-81
35	Beneficial Finance Company of Arizona	Tempe	7-1-81
50	Fidelity Financial Services, Inc	Tucson	7-2-81
34	Beneficial Finance Company of Arizona	Glendale	7-13-81
585	Avco Financial Service of Maricopa, Inc	Phoenix	8-1-81
26	Household Finance Corp	Tucson	8-5-81
147	Transamerica Financial Services	Winslow	8-7-81
259	Postal Finance Company	Phoenix	8-10-81
472	Postal Finance Company	Phoenix	8-10-81
468	Postal Finance Company	Tucson	8-10-81
703	Sunamerica Financial Corp	Mesa	8-17-81
717	Sunamerica Financial Corp	Scottsdale	8-17-81
748	Barclays American Corp. DBA Barclays American/Financial	Mesa	8-21-81
643	Household Finance Corp	Phoenix	8-28-81
575	Beneficial Finance Co. of Arizona	Phoenix	9-11-81
158	Arizona Finance Company	Phoenix	9-22-81
666	Dial Finance Co. of Arizona	Phoenix	9-22-81
36	Superior Loan Company	Superior	9-22-81
803	Finance One of Arizona, Inc	Douglas	9-30-81
522	Fidelity Financial Services, Inc	Phoenix	10-9-81
723	Wells Fargo Credit Corp	Phoenix	10-16-81
724	Wells Fargo Credit Corp	Tempe	10-16-81
736	Wells Fargo Credit Corp	Tucson	10-16-81
726	Wells Fargo Credit Corp	Scottsdale	10-16-81
784	Security Pacific Finance Corp	Kingman	10-27-81
787	Security Pacific Finance Corp	Tucson	10-27-81
785	Security Pacific Finance Corp	Yuma	10-27-81
356	Beneficial Finance Co. of Arizona	Phoenix	11-23-81
690	Beneficial Finance Co. of Arizona	Safford	11-23-81
117	Beneficial Finance Co. of Arizona	Phoenix	11-30-81
612	Beneficial Finance Co. of Arizona	Tucson	12-1-81
665	Dial Finance Co. of Arizona	Phoenix	12-2-81
584	Avco Financial Service of Maricopa, Inc	Mesa	12-9-81
623	Dial Finance Co. of Arizona	Tucson	12-18-81
793	Finance One of Arizona, Inc. DBA Finance One Mortgage of Arizona, Inc	Tucson	1-28-82
794	Finance One of Arizona, Inc. DBA Finance One Mortgage of Arizona, Inc	Phoenix	1-28-82
795	Finance One of Arizona, Inc. DBA Finance One Mortgage of Arizona, Inc	Phoenix	1-28-82
526	Fidelity Financial Services, Inc	Mesa	2-1-82
747	Barclays American Corp. DBA Barclays American Financial	Phoenix	2-22-82
746	Barclays American Corp. DBA Barclays American Financial	Tucson	2-22-82
163	Transamerica Financial Services	Tucson	2-26-82
580	Postal Finance Company	Tempe	3-1-82
626	Postal Finance Company	Phoenix	3-22-82
811	Security Pacific Finance Corp	Scottsdale	3-25-82
589	Avco Financial Services of Maricopa, Inc	Scottsdale	4-6-82
590	Avco Financial Services of Maricopa, Inc	Sierra Vista	4-6-82
685	Beneficial Finance Co. of Arizona	Globe	4-13-82
687	Beneficial Finance Co. of Arizona	Kingman	4-13-82
42	Beneficial Finance Co. of Arizona	Prescott	4-13-82
713	Beneficial Finance Co. of Arizona	Scottsdale	4-13-82
651	Beneficial Finance Co. of Arizona	Sierra Vista	4-13-82
614	Beneficial Finance Co. of Arizona	Tucson	4-13-82
777	Southwest Beneficial Finance	Phoenix	4-13-82
139	The City Loan & Finance Co	Nogales	6-30-82
182	Beneficial Finance Co. of Arizona	Tucson	6-30-82
797	Finance One of Arizona, Inc	Sierra Vista	6-30-82

COMPOSITE ANNUAL SMALL LOAN REPORT

For the period ended June 30, 1982

TO

SUPERINTENDENT OF BANKS

Number of licensees June 30, 1981 - 206
Number of licensees June 30, 1982 - 155

SCHEDULE B - BALANCE SHEET

ASSETS	June 30, 1981 Small Loan Business	1 Small Loan Business	2 Other Loan Business	3 Revolving Loan Business	4 Sales Finance Business	5 TOTAL
7. Receivable:						
(a) Gross Amount	$157,319,736	$145,314,536	$390,696,926	$153,930,098	$ 69,232,191	$759,173,751
(b) Less: Unearned Charges or Interest	21,354,257	15,185,443	9,657,387	3,100	29,650,144	54,496,474
(c) Less: Reserve for Bad Debts	5,434,227	4,682,986	4,045,990	2,379,741	1,088,887	12,197,604
(d) Net Receivables	$130,531,252	$125,445,707	$376,993,549	$151,547,257	$ 38,493,160	$692,479,673
8. Cash in Office and Banks	710,577	467,126	335,958	196,085	149,208	1,148,377
9. Real Estate (less Reserve for depreciation-building)	1,591	126,567	1,826,386	119,222	7,455	2,079,630
10. Furniture, fixtures, equipment (less Reserve for depreciation)	686,034	558,144	1,065,233	495,928	137,642	2,256,947
11. Deferred charges or prepaid expense	121,120	594,572	1,693,497	272,103	290,764	2,850,936
12. Other assets:						
(a) Organization or Development Expense	807	1,081	3,650	38	47	4,816
(b) Cost of Financing	158,879	251,723	400	128,785	2,487,548	2,868,456
(c) Other	1,271,557	852,882	3,307,451	1,172,824	173,879	5,507,036
13. Total assets	$133,481,817	$128,297,802	$385,226,124	$153,932,242	$ 41,739,703	$709,195,871

SCHEDULE B - BALANCE SHEET (Continued)

LIABILITIES AND CAPITAL	June 30, 1982
14. Accounts and Notes Payable:	
(a) Banks	$ 243,800
(b) Due to Parent Company or Affiliate	523,804,919
(c) Other Short Term Notes and Accounts	1,178,515
15. Bonds and Long Term Notes	96,532,525
16. Other Liabilities:	
(a) Accrued Expenses	6,249,875
(b) Other Expense Reserves	(1,046,325)
17. Branch Office Capital	49,639,907
18. Net Worth (If Individual or Partnership)	(5,530)
19. Capital Stock: (If Corporation)	
(a) Preferred	982,800
(b) Common	1,499,980
20. Appropriated Surplus or Capital Reserves	12,557,278
21. Surplus (Including Undivided Profits)	17,558,127
22. Total Liabilities and Capital	$709,195,871

SCHEDULE C - STATEMENT OF INCOME

For the period from July 1, 1981 to June 30, 1982

GROSS INCOME	1 Small Loan Business	2 Other Loan Business	3 Revolving Loan Business	4 Sales Finance Business	5 TOTAL
23. Charges or Interest Collected and Earned	$ 28,105,154	$ 67,461,299	$ 18,897,532	$ 7,512,299	$121,976,284
24. Delinquency Charges Collected	962,974	60,518		227,531	1,251,023
25. All types Insurance (Sales Finance only)				2,350	2,350
26. Collections on Accounts Previously Charged Off	(90,641)	72,568	1,932	86,775	70,634
27. Interest on Bank Balances	68,736				68,736
28. Other Income	341,282	297,919	67,984	171,951	879,136
29. Total Gross Income	$ 29,387,505	$ 67,892,304	$ 18,967,448	$ 8,000,906	$124,248,163

SCHEDULE C - STATEMENT OF EXPENSE AND NET EARNINGS

For the period from July 1, 1981 to June 30, 1982

EXPENSES OF CONDUCTING BUSINESS	Only Small Loan	1 Small Loan Business	2 Other Loan Business	3 Revolving Loan Business	4 Sales Finance Business	5 TOTAL
30. Advertising	2.44%	$ 560,620	$ 323,749	$ 133,728	$ 45,943	$ 1,064,040
31. Auditing	.45	103,726	6,489	38,756	6,429	155,400
32. Bad Debts or Reserve for Bad Debts	21.93	5,031,893	1,800,299	191,288	623,212	7,646,692
33. Depreciation of Furn., Fix. and Equip	.80	183,701	397,535	165,040	66,575	812,851
34. Expense, Sundry	1.31	301,437	154,106	139,029	99,598	694,170
35. Insurance and Fidelity Bonds	.31	71,988	79,455	59,553	11,802	222,798
36. Legal Fees and Disbursements	.83	191,419	365,224	128,829	70,584	756,056
37. Postage and Expense	1.19	271,984	141,400	104,929	79,042	597,355
38. Printing, Stationery and Supplies	1.01	232,193	202,494	105,263	71,067	611,017
39. Rent	3.66	840,551	724,687	420,407	247,320	2,233,165
40. Salaries	21.19	4,862,193	3,695,280	2,180,372	1,352,507	12,090,352
41. Supervision and Administration	11.04	2,532,607	3,271,490	2,014,796	670,822	8,489,715
42. Taxes:						
(a) Income Taxes	25.25	5,794,592	23,887,538	10,830,330	1,891,813	42,404,273
(b) Licenses and License Taxes	.23	51,666	7,190	5,939	6,527	71,322
(c) All Other Taxes	1.14	261,522	107,992	144,274	75,743	589,531
43. Telephone and Telegraph	2.23	510,756	494,333	243,697	138,481	1,387,267
44. Travel	.75	172,597	145,711	82,043	62,682	463,033
45. Other Expenses of Conducting Business:						
(a) Recording and Acknowledging Fees	.50	114,833	26,386	88,874	13,647	243,740
(b) Other	3.74	858,374	2,288,096	487,292	409,500	4,043,262
46. Total Expenses of Conducting Business (not including interest on borrowed funds)	100.00%	$22,948,652	$38,119,454	$17,564,439	$ 5,943,494	$84,576,039
47. Total Net Earnings Derived from Business (before deducting interest on borrowed funds)		$ 6,438,853	$29,772,850	$ 1,403,009	$ 2,057,412	$39,672,124

SMALL LOANS MADE DURING THE PERIOD

1972-1982

Year Ending	$ Amount Loans Made	Increase (Decrease)
June 30, 1972	$110,804,992	$ 42,323,168
June 30, 1973	119,674,870	8,869,878
June 30, 1974	124,805,955	5,131,085
June 30, 1975	105,353,102	(19,452,853)
June 30, 1976	112,337,337	6,984,235
June 30, 1977	129,856,937	17,519,600
June 30, 1978	138,870,436	9,013,499
June 30, 1979	138,320,200	(550,236)
June 30, 1980	144,785,650	6,465,450
June 30, 1981	120,200,382	(24,585,268)
June 30, 1982	105,943,740	(14,256,642)

SCHEDULE D - RECONCILIATION OF SURPLUS OR NET EARNINGS

For the period from July 1, 1981 to June 30, 1982

48.	Surplus Balance at End of Previous Period		$18,072,604
	Additions:		
49.	Total Net Earnings Derived from all Business	$39,672,124	
50.	Other Credit to Surplus for the Period:		
	(a) Tax Adjustment	40,690,250	
	(b) Net Income from Sale of Insurance in Connection with Small Loan, Revolving Loan and Other Loan Business	1,212,803	
	(c) Other	7,581,258	
51.	Total Additions for the period	$89,156,435	
	Deductions:		
52.	Interest Paid	$88,400,712	
53.	Amortization	128,431	
54.	Dividends Paid During the Period	796,548	
55.	Other Charges to Surplus for the Period	345,221	
56.	Total Deductions for the Period	$89,670,912	
57.	Net Additions to previous period's Surplus Balance		(514,477)
58.	Surplus Balance at End of Present Period		$17,558,127

SCHEDULE E - ANALYSIS OF ASSETS USED AND USEFUL IN BUSINESS

June 30, 1982

		1 Small Loan Business	2 Other Loan Business	3 Revolving Loan Business	4 Total Loan Business
59.	Net Receivables	$125,445,707	$376,993,549	$151,547,257	$653,986,513
60.	Furniture, Fixtures and Equipment	558,144	1,065,233	495,928	2,119,305
61.	Real Estate	126,567	1,826,386	119,222	2,072,175
62.	Working Capital:				
	(a) Cost of Acquiring Receivables Currently Outstanding	11,764,162	12,931,295	16,133,293	40,828,750
	(b) Cash in Office and Banks	467,126	335,958	196,085	999,169
	(c) Accounts Receivable	419,543	192,513	935,603	1,547,659
	(d) Home Office Assets Apprortioned to Branches	1,491,514	1,473,657	1,965,571	4,930,742
	(e) Deferred Charges, or Prepaid Expense	594,572	1,693,497	272,103	2,560,172
	(f) Other	201,175	1,089,232	234,915	1,525,322
63.	Going Concern Value:				
	(a) Initial Cost of Establishment of Office	1,218,568	143,342	119,232	1,481,142
	(b) Cost of Financing	6,285,551	18,542,675	5,425,390	30,253,616
64.	Total Assets Used and Useful	$148,572,629	$416,287,337	$177,444,599	$742,304,565
65.	Total Assets Used and Useful-End of Previous Period	$158,387,569	$388,840,400	$138,505,083	$685,733,052
66.	Average Total Assets Used and Useful	$153,480,099	$402,563,868	$157,974,841	$714,018,808
	Net Earnings	$ 6,438,853	$ 29,772,850	$ 1,403,009	$ 37,614,712
67.	Percent of Net Earnings Derived from Business (before deducting interest paid on borrowed funds)	4.20%	7.40%	0.89%	5.27%

SCHEDULE F - ANALYSIS OF CHARGES

		Small Loan Business
68.	Charges or Interest Collected and Earned during the period	$ 28,105,154
69.	Average Net Amount of Outstanding Loans	135,638,555
70.	Actual Monthly Rate Collected	1.73%

SCHEDULE G - ANALYSIS OF SMALL LOANS

ANALYSIS OF LOANS BY SIZE	Average Size Loan	% of Total Number of Accounts	% of Total Amount of Loan	Number of Accounts	Amount of Loan
71. Total Loan Balances Outstanding (Less Unearned Charges) at Beginning of Period	$1,285			105,834	$135,965,479
72. Loans Made During the Period:					
(a) Loans of $300.00 or less		2.50	.22	1,219	229,128
(b) Loans of $300.01 to $600.00		8.08	1.80	3,947	1,903,985
(c) Loans of $600.01 to $1,500.00		35.08	16.79	17,134	17,793,804
(d) Loans of $1,500.01 to $10,000.00		54.34	81.19	26,537	86,016,823
(e) Total Loans Made During the Period	$2,169	100.00%	100.00%	48,837	$105,943,740
73. Loan Balances Purchased During the Period				12,653	11,816,478
74. Loan Balances Sold During the Period				9,673	8,934,990
75. Loan Balances Charged Off During the Period				5,531	5,992,514
76. Collection During the Period				78,683	108,669,500
77. Total Loan Balances Outstanding (Less Unearned Charges) at End of Period	$1,772			73,437	$130,128,693
ANALYSIS OF LOANS BY SECURITY					
78. Loans Made During the Period Based in Whole or in Larger Part on:					
(a) Chattel Mortgages on Household Goods	$1,706	56.55	44.48	27,617	$ 47,127,792
(b) Automobiles	2,113	12.79	12.46	6,245	13,196,319
(c) Real Estate	5,482	4.68	11.81	2,283	12,516,474
(d) Other Chattels	8,281	4.73	18.06	2,311	19,137,482
(e) Unsecured Notes	1,340	15.75	9.73	7,693	10,306,844
(f) Endorsed and/or Co-Maker Notes	728	2.89	.97	1,409	1,026,437
(g) Wage Assignments	1,019	.20	.10	100	101,915
(h) Other Considerations	2,146	2.41	2.39	1,179	2,530,477
(i) Total	$2,169	100.00%	100.00%	48,837	$105,943,740

SCHEDULE H - NON-PAYING DELINQUENT ACCOUNTS AS OF JUNE 30, 1982

SMALL LOAN BUSINESS	Number	Unpaid Balance of Notes
79. Accounts with No Payment for:		
(a) Two Months	1,884	$2,605,240
(b) Three Months or More	3,769	4,515,572
(c) Total	5,653	$7,120,812

SCHEDULE I - SUITS, POSSESSION AND SALES OF CHATTELS

Note: A Borrower's account may appear under any one or all of the classifications below.

SMALL LOAN BUSINESS	Number	Amount Due	Amount Collected
80. Suits for Recovery:			
(a) Pending at Close of Previous Period	554	$ 722,611	
(b) Instituted During Period	1,405	1,797,844	
(c) Judgment Secured During Period	955	1,191,536	
(d) Settled Before Judgment During Period	286	314,595	
(e) Balance Pending at Close of Current Period	718	$1,014,324	
81. Wage Assignments Filed During Period	259	$ 368,393	
82. Possession of Chattels Obtained by Licensee:			
(a) By Legal Process or Contract Right:			
(1) Household Goods	15	17,383	
(2) Automobiles	74	154,799	
(3) Other Chattels and Property	17	83,629	
(b) By Voluntary Surrender:			
(1) Household Goods	35	37,534	
(2) Automobiles	97	178,808	
(3) Other Chattels and Property	24	35,274	
83. Sale of Chattels by Licensee:			
(a) With Borrower's Consent	336	593,585	$ 528,207
(b) Without Borrower's Consent	64	90,349	44,467

Arizona Labor Market NEWSLETTER

Arizona Department of Economic Security

Vol. VI No. 10
October 1982

Unemployment Rate
Seasonally Adjusted
August*

ARIZONA	9.7%
Maricopa Co.	7.4%
Pima Co.	9.0%
UNITED STATES	9.8%

Consumer Price Index
National-July
1967 - Base Year

Wage Earner/Clerical Worker -	291.8
% Chg. Yr. Ago	6.3
All Urban -	292.2
% Chg. Yr. Ago	6.5

Phoenix-2nd Qtr.
1977 - Base Year

All Urban -	168.9
% Chg. Yr. Ago	6.7

Producer Price Index
National-July*
1967 - Base Year

All Commodities-	300.6
% Chg. Yr. Ago	1.5
Finished Goods-	281.7
% Chg. Yr. Ago	3.6

* Preliminary

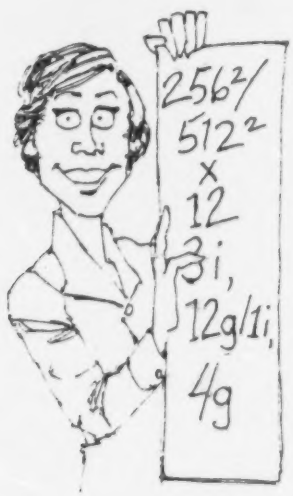
Electrical and Electronic Engineering: An Occupation in Demand.

During these days of high unemployment many people are looking carefully at employment prospects before making career decisions. One occupation that continues to grow, and for which demand is expected both nationally and in Arizona, is electrical and electronics engineering.

The 1982 - 83 edition of the Occupational Outlook Handbook projects that employment of electrical and electronics engineers will continue to grow nationally through the 1980's. Increased demand for computers, communications equipment, and military electronics is expected to be a major contributor to this growth. Demand for electrical and electronic consumer goods and development of new types of power generation is also expected to create new jobs.

The unemployment rate for electronic engineers in Arizona in 1981 was only .30 percent, considerably below the unemployment rate for all occupations of 7.2 percent. There were only 27 electrical engineers reported unemployed in 1981, an impressive few considering that 7,228 people were employed in the occupation in the state during that year. Between the years 1981 and 1986, 3,555 new jobs for electrical and electronic engineers are projected for the state. These expected new jobs will be the result of growth of the industry and separations from the labor force and do not include turnover.

Most (over 75 percent) of the state's electrical and electronics engineers work in Maricopa County and most of the new job opportunities will be there. About 15 percent of those employed in the occupation are in Pima County and demand for people in this occupation is expected to increase at a particularly fast rate in that county. Over 1,200 of the 3,555 new jobs expected for the state will be in Pima County. About 7 percent of Arizona's engineers work in the nonmetropolitan areas of the state and only about 150 new jobs are expected in those counties from 1981 to 1986.



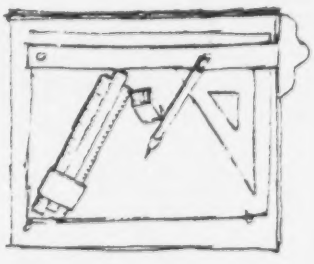
The majority (over 65 percent) of Arizona's electrical and electronic engineers work for manufacturers of machinery, primarily electrical and electronic machinery. Many of these engineers research and develop new products. Others work in project development where they guide products through the stages of the manufacturing process. They frequently determine performance standards for new products and write maintenance schedules to ensure that these standards will be met. Project development engineers also design the components used in the assembly of new products.

Other major employers of electrical and electronic engineers in Arizona are manufacturers of measuring, analyzing, and controlling instruments; communications establishments; and public utilities.

Although electrical engineering offers good employment opportunities it also requires certain aptitudes and talents and considerable education. The occupation requires a high degree of mathematic aptitude and development including understanding and a working knowledge of algebra and calculus. Electrical and electronic engineers also need excellent communication skills, a degree of finger dexterity, and keen senses.

A Bachelor of Science degree in engineering is usually essential for an entry level job in electrical engineering. Many engineers obtain a Masters degree because an advanced degree is desirable for promotion and for learning new technology. The Bachelors degree is offered at Arizona State University, the University of Arizona, and Northern Arizona University. The Masters degree and Ph. D. is offered at Arizona State University and University of Arizona. In addition, Arizona State University has established a Center for Excellence in Engineering in order to help Arizona's industries meet the increasing demand for skilled engineers.

Electrical and electronic engineers usually begin employment as assistant engineers. As assistants they conduct standardized tests, prepare data for reports, and perform other routine engineering tasks. They may then advance to associate, staff, and senior engineering positions. Electrical and electronic engineers also may move into managerial, sales, and administrative positions.



THE RECESSION IS OVER?

(The following article is reprinted from the Federal Reserve Bank of San Francisco's Weekly Letter.)

The Commerce Department's index of leading economic indicators increased for the third straight month in May, and to many analysts that suggests that the recession is just about over. The index generally is a reliable cyclical indicator, normally turning up three months or so before each trough in business activity, and turning downward for a considerably longer period before each business-cycle peak is reached. Given the index's importance as a forecasting tool, it would be worthwhile to review the components of this measure and to evaluate its success in leading cyclical turning points throughout all the ups and downs of the past generation.

The Commerce Department selects the twelve components of the overall series for their consistency of behavior at business-cycle peaks and troughs, and for their economic significance and statistical adequacy and availability. An increase or decrease in the composite index does not mean that the individual series are all moving in the same direction simultaneously. Rather it means that most of the 12 series, adjusted for their relative importance, are moving in the same direction. All of the individual indicators are highly accurate forecasters of coming trends. As individual series, however, they sometimes generate false signals because of random data fluctuations, so we gain a certain safety in numbers by combining them into a larger index.

The Commerce Department does not choose the components of this series for their importance as overall economic indicators. Sales and employment data, which are far more comprehensive in scope, are listed as coincidental series, while the closely-watched unemployment rate considerably lags the turns in business activity. For the leading series, in contrast, Commerce chooses statistics on the basis of their consistency in leading the turning points of the business cycle. It then groups the series into four major categories--labor market trends, capital investment, inventory investment, and financial flows--as shown below with relative weights.

Labor Market (17.5%) Two series afford an early clue to changes taking place in the utilization of the labor force. The two series--the average workweek in manufacturing and new unemployment compensation claims--provide a foretaste of a declining economy prior to a peak in business-cycle activity. Conversely, as the economic climate starts to improve, the average factory workweek lengthens as the demand for labor increases, while the number of new claims for jobless compensation declines.

Capital Investment (23.7%) Two series in this category deal with brick-and-mortar capital projects and capital equipment--the number of new building permits for private housing and the real value of contracts and orders for plants and equipment. There are substantial lags involved in both cases. The lag between permits for new homes and their actual construction generally runs about three months or so. In the industrial field, the lag between purchase commitment and actual delivery may vary from several months for off-the-shelf items of equipment to several years for large structures.

New business incorporations represent a third major capital investment commitment. Founders of new businesses organize those enterprises when they expect an improvement in the general tone of business activity, although their actual capital expenditures may be far in the future. Current feelings of optimism (or pessimism) thus lead to decisions to create new business firms, which then in turn lead to capital commitments at some future date.

Inventory Investment (32.0%) New orders for consumer goods represent one important indicator, since they reflect the state of future demand by retailers. (Most consumption goods are produced for stock

rather than for special order.) A second indicator--vendor performance--indicates the slowness or rapidity of deliveries and, hence, pressures on supply. Deliveries generally become slower as business activity expands and as production bottlenecks and materials shortages begin to appear. A third indicator, measuring changes in inventories, again reflects the state of business confidence. If sales are brisk, for example, business firms will try to stock a full range of goods and reorder as necessary to avoid losing sales for lack of stock, so that stocks will expand at an accelerated pace.

A fourth indicator measures changes in sensitive prices--that is, wholesale prices of crude materials which have undergone no processing and thus are entering organized markets for the first time. The prices of such materials generally are quite sensitive to changes in demand, given a relatively fixed supply coming onto the market. The prospect of an expanding business trend thus will lead to rising prices, while the prospect of declining activity normally will lead to a fall in such prices.

Financial Flows (26.9%) The Commerce statisticians have given heavier weights to each of the financial indicators than to any of the other leading indicator series. (Only one other series--new unemployment claims (8.9%)--can match the importance of any of these financial series.) The highest weight goes to changes in total liquid assets, which is a comprehensive series including the monetary aggregates and most short-term market instruments ranging from Treasury bills to commercial paper. The importance of this series stems from the fact that as the stock of liquid assets rises, the public feels more confident about boosting spending, and as asset holdings decline, the public devotes first attention to rebuilding its stock of financial assets.

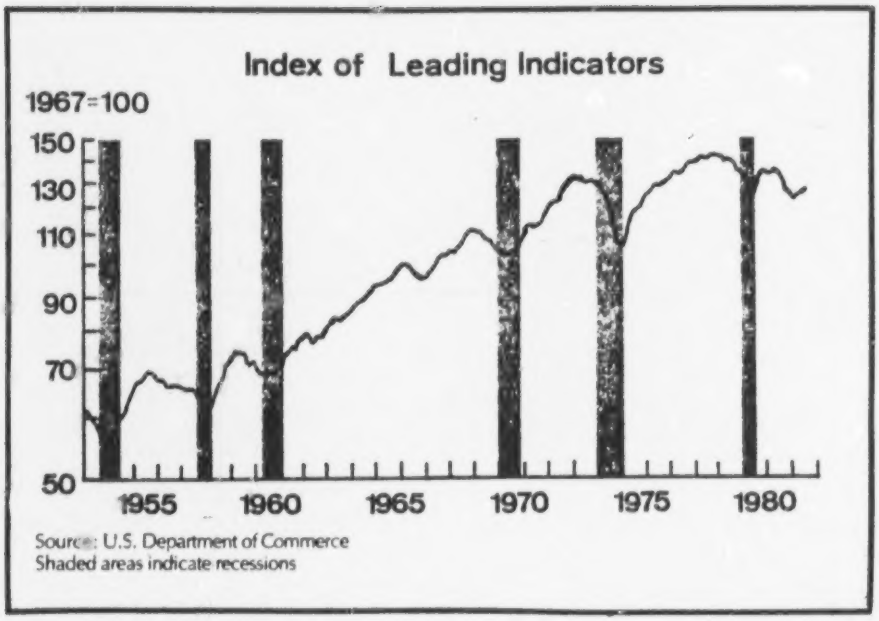
Also crucial is the behavior of the money supply, since changes in this aggregate work with a variable lag upon the major economic indicators. Money-supply changes generally precede shifts in output and employment by two to four quarters, but generally precede change in prices and interest rates by six to eight quarters.

A third series, the Standard and Poor stock price index, represents a measure of changes in corporate profitability. Stock prices represent the present or discounted value of a stream of future income. Changes in expectations regarding the value of this future-income stream will be reflected in the present value (price) of stock shares. Increases or decreases in the stock index, therefore, will indicate expectations of greater or less profitability.

Importance of Index

The leading-indicators series derives its importance, of course, from the fact that it generally precedes turning points in the overall national economy, as designated by the National Bureau of Economic Research (see chart on next page). Over seven business cycles from the July 1953 peak through the July 1981 peak, the leading indicator series generally led the cyclical peak by some eight to fifteen months, with an average lead of about ten months. In contrast, the leading-indicator series led the lower turning point by from one month to six months, with an average of less than four months. The difference reflects the fact that cyclical expansions normally last much longer than contractions; specifically, expansions have averaged 39 months over the past generation compared with the 11-months average for cyclical contractions.

Does a one-month change in the leading-indicators index portend a shift in cyclical activity? Not necessarily; the composite index picks up a certain amount of statistical "noise" from the component series, reflecting short-run random movements which do not represent basic changes in the direction of the national economy. The composite index thus should show several consecutive months of sign change (positive or negative) as the minimum indication of a change in the direction of economic activity. In a recession period, for example, signs



shifting from the minus to the plus column should indicate a shift from cyclical recession to expansion--which describes the present situation quite closely.

Reliability of Signals

Does the leading-indicators series ever forecast cyclical turning points which never arrive? Only two false signals can be detected in the cyclical record of the past generation, and there was a reason for the shift in each of those two cases. Between September 1955 and June 1956 and again between March 1966 and December 1966, the composite index declined consistently for a number of months. The decline was not followed by an official recession in either case. However, the series could be considered vindicated by the fact that real GNP weakened substantially throughout all of 1955 and again throughout all of 1966.

There is no such ambiguity in the present situation. May's third consecutive plus sign in the leading-indicator series suggests that the bottom of the recession, given the lags involved, may have been reached just around midyear. This squares with the predictions of most business forecasters, who see the second half as a period of recovery and expansion. Continued plus signs in the composite series should add more statistical weight to their forecast.

LMI PUBLICATIONS

Because of the increased complexity of the work place, a vast amount of knowledge, research, and preparation and required for effective career decision making. The publication Career Decision Making, was developed to aid students and counselors in this process.

Arizona's Economic Outlook - Fiscal Year 1983 looks at the employment situation and general economic trends for each of Arizona's planning districts, as well as the state as a whole. It is designed to help planners with their decision making.

A single copy of the above publications may be obtained free by writing: Labor Market Information Publications - 733A, P.O. Box 6123, Phoenix, Arizona 85005.

FOUR MORE COUNTIES MAKE LABOR SURPLUS LIST

In response to petitions from the Department of Economic Security (DES), on August 16th the U.S. Department of Labor designated Gila, Greenlee, Mohave and Pinal counties as areas having a "labor surplus" because of their high unemployment. These counties were added to the original list, which included Apache, Cochise, Graham, Navajo, Santa Cruz, and Yuma counties.

Each year in May, the Department of Labor announces those counties, as well as cities with a population of at least 50,000 which, on the basis of their unemployment rate during the past two years, qualify as labor surplus areas. The original list this year was announced on May 28th, with an effective date of June 1, 1982 through May 31, 1983.

Other areas that are not on the original list may qualify on the basis of exceptional circumstances if unemployment rises sharply after the reference period. The areas can be classified as labor surplus areas upon petition from the state employment security agency.

Employers located in labor surplus areas are entitled to preference in bidding on federal procurement contracts. The aim is to help put a portion of the government's procurement dollars into areas where unemployment is the highest.

As the copper mining situation worsened, the Labor Market Information Section, DES, under Vince Cullinane, decided it was time to submit petitions to the Department of Labor for Gila, Greenlee, Mohave and Pinal counties. This was done on June 30th with appropriate documentation and economic analysis. At present, the southern border situation is being watched closely to assess the effect the peso devaluation is having on business establishments and employment.

Further information with respect to Labor Surplus Areas may be obtained by calling Ted Offner, Manager, Business Service Center, General Services Administration in San Francisco, telephone: (415) 454-2122, or the Small Business Administration, or Labor Market Information, DES office at 255-3686.

BARREL WATERER, BELLY ROLLER and BED OPERATOR
Brush & Broom, Button & Buckle or Boot & Shoe Industry?
Jobs: what and where?

A satisfactory match between individuals and jobs not only helps to decrease unemployment, but increases job satisfaction and benefits for the business community and the taxpayer. But sound occupational decisions require a realistic knowledge of current occupations and occupational employment trends. In Arizona this information is obtained through the Occupational Employment Statistics (OES) program -- a program designed to provide current and projected employment and demand data for over 2,000 occupations.

Interest in the OES program, a cooperative effort between Arizona and the U.S. Department of Labor, evolved from an increased awareness, in the late 60's, of the need for this kind of information -- mainly, where people work and what they do. Obviously, the more we know about the industrial mix of our state's economy and the occupational composition of our labor force, the more effectively we can plan for Arizona's future manpower needs. Data on the number employed and trends in employment for specific occupations provide a solid base for estimating future job openings and job requirements, and greatly aid in vocational counseling, and in planning educational and training programs. This information is particularly valuable to planners, guidance counselors, and labor market analysts.

The OES program is geared primarily to identify occupational employment trends. The program is composed of three major segments: (1) the OES survey; (2) the industry-occupational matrix; and, (3) employment projections. The OES survey is a periodic mail survey of nonfarm employment sent to a representative sample of employers. (Standard sampling techniques are used which reflect a cross-section of all types of firms, large and small.) The survey is conducted on a three-year cycle, with data gathered from manufacturing industries one year, nonmanufacturing industries (except trade) the next year, and trade industries the third year. The data are used to estimate total employment by occupation and by industry for Arizona and its fourteen counties. Data are collected from respondents primarily by mail, but personal visits are made to many large employers and to others whose response is critical to the survey. Personnel or payroll records, staffing schedules, job descriptions, and/or knowledge of the person completing the report are references often used as sources of data for completion of the OES survey form.

The Industry-Occupational matrix is a computerized model representing the occupational staffing pattern of each industry in terms of the ratio of occupational employment to total employment in each industry. The value of the matrix in this form is that it shows where people work (industries) and what they do (occupations). The matrix concept provides a mechanism for storage and retrieval of OES survey data. It also provides an accepted means of forecasting occupational employment based on the expansion or contraction of industry employment.

The Employment Projections are accomplished in two basic steps. First, through the use of such variables as national employment, and interest and inflation rates, local industry employment estimates are developed for the target years. Staffing pattern ratios, as determined by the OES survey, are then applied to the total industry (wage and salary) projections for the second stage of the forecasting methodology.

Through integration of occupational employment estimates into the matrix system, the state has the most detailed occupational employment data base available. These data allow for:

1. The analysis of occupational employment by industry on a comparable basis for areas within Arizona. (Employers may compare their own staffing profiles with profiles of the same industries at the state and national levels.)

2. The analysis of the impact of technological and demographic changes on occupational employment requirements and the geographic movement of state occupational employment.

3. The analysis of the location and number of workers by occupation and the impact of new industries or plant closings.

4. The analysis of occupational employment trends needed for planning education and training programs and for providing vocational guidance and counseling to students for realistic career decisions.

5. The analysis of industries for job development and placement to determine where occupations are concentrated so firms can be identified that may hire workers in specific occupations.

During the month of October, a new OES survey form will be mailed to representatives of the following industries: (1) Transportation, Communication, and Public Utilities; (2) Wholesale and Retail Trade; and, (3) State and Local Governments. As in all sample surveys, the level of response ultimately determines the value of the survey data. The OES sample is designed on the assumption that usable response will reflect at least 70% of the sample employment. Arizona has been consistently among the top three states participating in the OES program with a survey response rate in excess of 90%. Hopefully, the goals of this year's survey will induce our state's employers to complete the OES form so Arizona can once again be among the top three states participating in the program.

	ARIZONA				
				— Amt Change —	
	Aug.* 1982	Jul.' 1982	Aug. 1981	Jul. to Aug.	1981 to 1982
TOTAL CIVILIAN LABOR FORCE	1289.7	1285.0	1240.1	+4.7	+49.6
Total Unemployment	128.7	124.5	75.0	+4.2	+53.7
Rate	10.0	9.7	6.0	---	---
Rate (Sea. Adj.)**	9.7	9.2	5.9	---	---
Total Employment	1161.0	1160.5	1165.1	+0.5	-4.1

THE ABOVE LABOR FORCE STATISTICS SHOULD

NONAGRICULTURAL WAGE AND SALARY EMPLOYMENT BY PLACE OF WORK

TOTAL WAGE AND SALARY	1003.4	1003.5	1019.0	-0.1	-15.6
Manufacturing	151.3	151.8	161.3	-0.5	-10.0
Durable Goods	118.9	119.5	126.4	-0.6	-7.5
Stone, Clay and Glass	4.8	5.0	5.9	-0.2	-1.1
Primary and Fabricated Metals	14.6	14.9	17.5	-0.3	-2.9
Primary Metals	7.3	7.5	9.6	-0.2	-2.3
Fabricated Metals	7.3	7.4	7.9	-0.1	-0.6
Machinery	61.7	61.6	63.4	+0.1	-1.7
Other Durable Goods	37.8	38.0	39.6	-0.2	-1.8
Aircraft and Missiles	17.3	17.5	17.9	-0.2	-0.6
Lumber and Wood Products (Except Furniture)	5.5	5.5	6.4	+0.0	-0.9
All Other Durable Goods	15.0	15.0	15.3	+0.0	-0.3
Nondurable Goods	32.4	32.3	34.9	+0.1	-2.5
Food and Kindred Products	8.3	8.4	9.1	-0.1	-0.8
Apparel	4.7	4.6	5.3	+0.1	-0.6
Printing and Publishing	11.3	11.2	11.1	+0.1	+0.2
All Other Nondurable Goods	8.1	8.1	9.4	+0.0	-1.3
Mining and Quarrying	16.4	17.2	25.4	-0.8	-9.0
Copper Mining	13.5	14.3	22.2	-0.8	-8.7
Other Mining and Quarrying	2.9	2.9	3.2	+0.0	-0.3
Construction	59.6	59.8	70.2	-0.2	-10.6
Trans., Communications, and Public Utilities	55.0	55.0	54.0	+0.0	+1.0
Transportation	22.5	22.6	23.8	-0.1	-1.3
Communications and Public Utilities	32.5	32.4	30.2	+0.1	+2.3
Trade	254.9	255.0	249.5	-0.1	+5.4
Wholesale Trade	51.8	51.7	50.9	+0.1	+0.9
Retail Trade	203.1	203.3	198.6	-0.2	+4.5
General Merchandise and Apparel	35.9	36.2	37.3	-0.3	-1.4
Food Stores	32.1	32.3	31.3	-0.2	+0.8
Automotive and Service Stations	24.7	24.8	24.6	-0.1	+0.1
Eating and Drinking Places	70.7	70.4	66.2	+0.3	+4.5
Other Retail Trade	39.7	39.6	39.2	+0.1	+0.5
Finance, Insurance, and Real Estate	61.8	61.9	61.8	-0.1	+0.0
Services and Miscellaneous	221.3	222.2	214.6	-0.9	+6.7
Hotels and Other Lodging Places	22.5	22.7	22.3	-0.2	+0.2
Business Services	38.7	38.9	37.8	-0.2	+0.9
Health Services	60.4	60.6	56.8	-0.2	+3.6
Other Services	99.7	100.0	97.7	-0.3	+2.0
Government	183.1	180.6	182.2	+2.5	+0.9
Federal	38.9	39.0	38.7	-0.1	+0.2
State and Local	144.2	141.6	143.5	+2.6	+0.7
School	74.1	71.1	74.1	+3.0	+0.0

* Preliminary
** Normal seasonal variations have been eliminated to reflect underlying economic trends.
NOTE--Data has been adjusted to the 1972 Standard Industrial Classifications (SIC).

BEST

MARICOPA COUNTY					PIMA COUNTY				
			— Amt Change —					— Amt Change —	
Aug.* 1982	Jul. 1982	Aug. 1981	Jul. to Aug.	1981 to 1982	Aug.* 1982	Jul. 1982	Aug. 1981	Jul. to Aug.	1981 to 1982
782.0	780.1	757.5	+1.9	+24.5	234.7	233.4	225.0	+1.3	+9.7
59.1	57.3	37.5	+1.8	+21.6	21.6	21.1	11.3	+0.5	+10.3
7.6	7.3	5.0	—	—	9.2	9.0	5.0	—	—
7.4	7.0	4.8	—	—	9.0	8.6	4.9	—	—
722.9	722.8	720.0	+0.1	+2.9	213.1	212.3	213.7	+0.8	-0.6

OT BE USED FOR REVENUE SHARING PURPOSES.

NONAGRICULTURAL WAGE AND SALARY EMPLOYMENT BY PLACE OF WORK

636.9	637.2	641.5	-0.3	-4.6	184.5	182.1	185.4	+0.4	-2.9
109.8	110.3	117.4	-0.5	-7.6	25.2	25.3	24.5	-0.1	+0.7
88.6	88.7	94.3	-0.1	-5.7	20.3	20.5	19.6	-0.2	+0.7
2.9	3.0	3.6	-0.1	-0.7					
9.9	10.1	11.2	-0.2	-1.3					
49.7	49.7	51.9	+0.0	-2.2					
26.1	25.9	27.6	+0.2	-1.5					
21.2	21.6	23.1	-0.4	-1.9	4.9	4.8	4.9	+0.1	+0.0
5.3	5.7	6.4	-0.4	-1.1					
2.4	2.5	2.8	-0.1	-0.4					
8.2	8.1	8.0	+0.1	+0.2					
5.3	5.3	5.9	+0.0	-0.6					
0.5	0.4	0.4	+0.1	+0.1	4.1	4.2	7.8	-0.1	-3.7
39.7	39.9	47.8	-0.2	-8.1	11.4	11.4	12.4	+0.0	-1.0
34.1	34.1	33.1	+0.0	+1.0	8.9	8.9	9.0	+0.0	-0.1
14.6	14.6	15.2	+0.0	-0.6	3.5	3.5	3.9	+0.0	-0.4
19.5	19.5	17.9	+0.0	+1.6	5.4	5.4	5.1	+0.0	+0.3
168.8	169.2	166.6	-0.4	+2.2	43.4	43.2	41.4	+0.2	+2.0
41.4	41.5	41.1	-0.1	+0.3	5.8	5.8	5.7	+0.0	+0.1
127.4	127.7	125.5	-0.3	+1.9	37.6	37.4	35.7	+0.2	+1.9
22.1	22.6	23.6	-0.5	-1.5	7.5	7.4	6.9	+0.1	+0.6
20.5	20.6	19.8	-0.1	+0.7	5.1	5.1	5.1	+0.0	+0.0
15.0	15.0	14.6	+0.0	+0.4	4.2	4.3	4.4	-0.1	-0.2
43.5	43.2	41.3	+0.3	+2.2	13.0	12.9	12.0	+0.1	+1.0
26.3	26.3	26.2	+0.0	+0.1	7.8	7.7	7.3	+0.1	+0.5
47.6	47.8	47.8	-0.2	-0.2	9.0	9.0	9.0	+0.0	+0.0
144.8	145.5	138.8	-0.7	+6.0	41.8	42.0	40.7	-0.2	+1.1
12.8	13.0	11.8	-0.2	+1.0	2.3	2.3	2.6	+0.0	-0.3
31.1	31.3	30.2	-0.2	+0.9	6.1	6.1	6.1	+0.0	+0.0
40.6	40.8	38.0	-0.2	+2.6	12.8	12.8	12.0	+0.0	+0.8
60.3	60.4	58.8	-0.1	+1.5	20.6	20.8	20.0	-0.2	+0.6
91.6	90.0	89.6	+1.6	+2.0	38.7	38.1	40.6	+0.6	-1.9

— Prepared by Labor Market Information, Research and Analysis (CPS-MOD, 1/82)

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